

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph George Dodgson  
Patricia Marie Dodgson  
Debtors

Case No. 13-00178-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.  
db/jdb

+Joseph George Dodgson, Patricia Marie Dodgson, 808 Beechwood Dr.,  
Dickson City, PA 18447-1102  
cr +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd Suite 300,  
Highlands Ranch, CO 80129-2386  
cr +WELLS FARGO BANK, N.A., 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883  
cr +Wells Fargo Bank, N.A., c/o Specialized Loan Servicing, LLC, 8742 Lucent Blvd #300,  
Highlands Ranch, CO 80129-2386  
cr +Wells Fargo Bank, National Association, 14841 Dallas Parkway, Suite 425,  
Dallas, TX 75254-8067  
4245791 Collection Service Center, P.O. Box 560, New Kensington, Pennsylvania 15068-0560  
4245796 Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 56084, Dallas, Texas 75356  
4319056 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
4245798 +Specialized Loan Servicing,, 8742 Lucent Blvd., Suite 300,  
Highlands Ranch, Colorado 80129-2386  
4245797 +Specialized loan Servicing LLC, P.O. Box 636005, Littleton, Colorado 80163-6005  
4245799 ++TEKCOLLECT, PO BOX 1269, COLUMBUS OH 43216-1269  
(address filed with court: TEK-Collect, Inc., 1111 Schrock Rd., P.O. Box 26390,  
Columbus, Ohio 43226-0390)  
4998364 +Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: PHINAMERI.COM May 17 2018 22:59:00 AmeriCredit Financial Services, Inc.,  
4000 Embarcadero Drive, Arlington, Texas 76014  
cr +EDI: PRA.COM May 17 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
4250192 EDI: PHINAMERI.COM May 17 2018 22:59:00 AmeriCredit Financial Services, Inc.,  
PO Box 183853, Arlington, Texas 76096  
4253809 EDI: PHINAMERI.COM May 17 2018 22:59:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
4245790 +E-mail/Text: ED@ECHOES.NET May 17 2018 18:55:31 Adams Cable, 9 N. Main St.,,  
Carbondale, Pennsylvania 18407-2303  
4245792 EDI: PHINAMERI.COM May 17 2018 22:59:00 GM Financial, P.O. Box 181145,  
Arlington, Texas 76096-1145  
4245793 EDI: IRS.COM May 17 2018 22:59:00 Internal Revenue Service, Special Procedures Branch,  
P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346  
4245794 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 18:55:19 PA Dept. of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496  
4314956 EDI: PRA.COM May 17 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4388551 EDI: PRA.COM May 17 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
4388552 EDI: PRA.COM May 17 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
4251118 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 18:55:19  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4245795 E-mail/Text: jrodgers@4rai.com May 17 2018 18:55:31 Radiological Consultants Inc,  
1000 Meade Street, Suite 201B, Dunmore PA 18512-3197  
4247624 EDI: DRIV.COM May 17 2018 22:58:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067  
cr\* +WELLS FARGO BANK, N.A., 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883  
cr\* +WELLS FARGO BANK, N.A., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr\* +WELLS FARGO BANK, N.A., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr\* +Wells Fargo Bank, N.A., 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
4632956\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
4632957\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Wells  
Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2007-FXD1 Asset-Backed  
Certificates, Series 2007-FXD1 bkgroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor 1 Joseph George Dodgson tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 2 Patricia Marie Dodgson tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Joseph George Dodgson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6171**

EIN --

Debtor 2 **Patricia Marie Dodgson**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9280**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-00178-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Joseph George Dodgson  
aka Joseph G. Dodgson, aka Joseph DodgsonPatricia Marie Dodgson  
aka Pat M. Dodgson, aka Patricia M. Dodgson, aka  
Patricia Dodgson**By the  
court:**May 17, 2018Honorable John J. Thomas  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**